

Fill in this information to identify the case:Debtor 1 TAMMY L. KOVALDebtor 2 _____
(Spouse if filing)United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIACase number 16-23200-CMBWWR # 040758142

Official Form 4100R

Response to Notice of Final Cure Payment**10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of Creditor: Citizens Bank, N.A.

Court claim no. (if known)

3Last 4 digits of any number you use to identify the debtor's account: 2121Property address: 18 Villa Ct
Pittsburgh, PA 15214**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.
- The next postpetition payment from the debtor(s) is due on : / /
- ☒ Creditor states that the debtor(s) are not current on all post petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$1,192.66

b. Total fees, charges, expenses, escrow and costs outstanding:

+ (b) \$0.00

c. Total. Add lines a and b.

(c) \$1,192.66

Creditor asserts that the debtor(s) are contractually obligated for the post petition payment(s) that first became due on:

09/01/2021

Debtor 1 TAMMY L. KOVAL

Case number (if known) 16-23200-CMB

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct To the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Garry Masterson
Signature

Print Garry Masterson

Company Weltman, Weinberg & Reis, Co., L.P. A

If different from the notice address listed on the proof of claim to which this response applies;

Address 965 Keynote Circle
Brooklyn Heights, OH 44131

Contact phone (877) 338-9484

Date 10/18/2021

Title Attorney for Creditor

Email bronationalecf@weltman.com

The undersigned certifies that a true copy of the preceding Response to Notice of Final Cure Payment was served 10/18/2021, by U.S. Mail (or Electronically as provided by local rules) on the parties whose names and address are listed below:

Rodney D Shepherd, Attorney for Debtor
rodsheph@cs.com

Ronda J Winnecour, Trustee
inquiries@chapter13trusteewdpa.com

Tammy L Koval, Debtor
18 Villa Ct
Pittsburgh, PA 15214

Office of the U.S. Trustee, at ustpreion03.pi.ecf@usdoj.gov

/S/ Garry Masterson
Garry Masterson,
Attorney for Creditor
Weltman, Weinberg & Reis Co., LPA
965 Keynote Circle
Brooklyn Heights, OH 44131

BOR1 APPLID AM CTL1 01 CTL2 060 CTL3 000 CTL4 0000 ACCT # [REDACTED] 2121

TAMMY L KOVAL PMTS MADE 220 TOT DUE 1,192.66
18 VILLA CT DYS LT 35 LT CHG 0.00
P DUE 09/01/21 PART PAY 0.00
PITTSBURGH, PA 15214-1439 MAT 04/01/33 CUR BAL 61,062.34
PROC TYPE 00 PAYOFF 61,612.39
INT TYPE F DEALER 000000000000000

CKS CR AG D06 O/S AG FLD AG LGL COLLAT 18 VILLA COURT PITTS
CHPTER 13 16-23200 08/31/16 W-PA NXT DUE 11/01/21 AMT 596.33
CONFIRMED PAID INSIDE CR/HS / 018 020 020 013 013 001
RELATED 60516 64735 LST PMT 08/31/21 AMT 596.33
12/18/19 FCL APPROVED 1ST POS ITIO N PTP DT 00/00/00 PTP AMT 0.00
NXT CNT 10/07/21 LAST CONTACT 04/06/16
NBR OF NSFS 0 LAST PTP KEPT
BK FRAUD RSN BK FRD DATE 00/00/00

ACTION REACTION REASON AMT WHEN REFERRAL
SCPD

DATE	ACTN	REAC	RSN	DATE	ACTN	REAC	RSN	DATE	ACTN	REAC	RSN	TIME
10/06	SCPD			10/06	RSAD		SCPD	09/23	SCPD			ZONE
09/23	SCPD			09/23	RSAD		SCPD	09/10	SCPD			

PF1-FWD 2-BWD 3-ACTV 4-HIST 5-SCPD 6-BAL 7-STAT 8-INQMNU 9-PHONES 10-NAMES
11-CODE 12-NXTACC 13-LTRS 14-LINK 15-QLST 16-PTP 17-USER
A C BT SA

AMHS 10/07/21 HISTORY SUMMARY 17:05:41
CUR
CTL2 060 CTL3 000 CTL4 0000 ACCT [REDACTED] 2121 KOVAL TAMMY L
START DATE 08/04/20

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
D=DISPUTED ITEM STATUS CHG, I=INVESTOR SPECIFIC, V=INVESTOR CUSTODIAL

OPT	EFF	DATE	TRAN	DESCRIPTION	TRAN	AMOUNT	POST	BALANCE
	08/04/20	8080	REGULAR	PAYMENT	596.33		64,347.55	
	08/04/20	8080	REGULAR	PAYMENT	66.87		64,280.68	
	10/02/20	8080	REGULAR	PAYMENT	428.98		64,280.68	
	11/04/20	8080	REGULAR	PAYMENT	1,360.01		63,453.09	
	11/30/20	8080	REGULAR	PAYMENT	596.33		63,124.96	
	01/04/21	8080	REGULAR	PAYMENT	596.33		62,887.89	
	01/29/21	8080	REGULAR	PAYMENT	596.33		62,547.85	
	01/29/21	8080	REGULAR	PAYMENT	82.58		62,486.70	
	02/25/21	8080	REGULAR	PAYMENT	596.33		62,165.39	
	03/30/21	8080	REGULAR	PAYMENT	596.33		61,903.48	
	04/30/21	8080	REGULAR	PAYMENT	596.33		61,619.97	
	06/01/21	8080	REGULAR	PAYMENT	596.33		61,345.08	
	07/29/21	8080	REGULAR	PAYMENT	596.33		61,328.76	
	08/31/21	8080	REGULAR	PAYMENT	596.33		61,062.34	

PF2-NEXT PAGE PF3-PREV PAGE PF6-SELECT

CTL2 060 CTL3 000 CTL4 0000 ACCT [REDACTED] 2121 KOVAL TAMMY L
START DATE 12/30/19

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
D=DISPUTED ITEM STATUS CHG, I=INVESTOR SPECIFIC, V=INVESTOR CUSTODIAL

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	12/30/19	8080 REGULAR PAYMENT	75.03	67,500.44
	01/02/20	8080 REGULAR PAYMENT	763.76	66,769.66
	01/02/20	8080 REGULAR PAYMENT	41.30	66,728.36
	02/03/20	8080 REGULAR PAYMENT	596.33	66,479.16
	02/03/20	8080 REGULAR PAYMENT	74.89	66,404.27
	03/02/20	8080 REGULAR PAYMENT	147.51	66,404.27
	03/02/20	8080 REGULAR PAYMENT	596.33	65,962.70
	03/31/20	8080 REGULAR PAYMENT	596.33	65,677.35
	05/01/20	8080 REGULAR PAYMENT	596.33	65,412.00
	05/01/20	8080 REGULAR PAYMENT	143.22	65,268.78
	06/02/20	8080 REGULAR PAYMENT	596.33	65,011.99
	06/02/20	8080 REGULAR PAYMENT	67.68	64,944.31
	07/01/20	8080 REGULAR PAYMENT	596.33	64,654.16
	07/01/20	8080 REGULAR PAYMENT	67.28	64,586.88

PF2-NEXT PAGE PF3-PREV PAGE PF6-SELECT

AMHS 10/07/21 HISTORY SUMMARY 17:05:41
CUR
CTL2 060 CTL3 000 CTL4 0000 ACCT [REDACTED] 2121 KOVAL TAMMY L
START DATE 11/06/15

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
D=DISPUTED ITEM STATUS CHG, I=INVESTOR SPECIFIC, V=INVESTOR CUSTODIAL

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	11/06/15	8080 EPOST TRAN	1,192.66	77,647.24
	06/07/16	8080 REGULAR PAYMENT	596.33	77,320.31
	08/01/16	8080 REGULAR PAYMENT	596.33	77,320.31
	11/29/19	8080 REGULAR PAYMENT	596.33	67,904.50
	11/29/19	8080 REGULAR PAYMENT	75.47	67,829.03
	12/30/19	8080 REGULAR PAYMENT	596.33	67,575.47

PF2-NEXT PAGE PF3-PREV PAGE PF6-SELECT

AMPCHSIS AM1244 I: END OF DATA FOR THIS DATE RANGE

LAST